

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Jonathan T. Moulton</u> | Social Security number or ITIN | xxx-xx-8675 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | _____ | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-20124-CMB | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan T. Moulton

3/11/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jonathan T. Moulton
 Debtor

Case No. 19-20124-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db
 14983254 +Jonathan T. Moulton, 623 Whistler Drive, Rochester, PA 15074-1219
 14983255 +Action Financial Services LLC, PO Box 3250, Central Point, OR 97502-0009
 15016039 +Association of Specialty Physicians Inc., 1030 Beaner Hollow Road, Beaver, PA 15009-9722
 15127534 +Citizens Bank N.A., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 14976425 +Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Road,
 Glen Allen, VA 23059-4577
 14983263 +Franklin American Mortgage Company, c/o KML Law Group, BNY Mellon Independence Center,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14983264 +JC Ehrlich, 1125 Berkshire Blvd., Suite 150, Reading, PA 19610-1218
 +Roto-Rooter, PO Box 38, Wampum, PA 16157-0038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 12 2020 03:30:09 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14983256 +EDI: CAPIO.COM Mar 12 2020 07:13:00 Capiro Partners LLC, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 14983257 +EDI: CAPIO.COM Mar 12 2020 07:13:00 Capiro Partners LLC, Attn: Bankruptcy, Po Box 3498,
 Sherman, TX 75091-3498
 14983258 +EDI: CAPITALONE.COM Mar 12 2020 07:13:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 14983259 +EDI: CAPITALONE.COM Mar 12 2020 07:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14984526 EDI: CAPITALONE.COM Mar 12 2020 07:13:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 14976424 +E-mail/Text: kburkley@bernsteinlaw.com Mar 12 2020 03:31:01 Duquesne Light Company,
 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 15010943 +E-mail/Text: kburkley@bernsteinlaw.com Mar 12 2020 03:31:02 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14983262 +E-mail/Text: ccassalia@franklinamerican.com Mar 12 2020 03:31:07
 Franklin American Mortgage Company, 6100 Tower Circle, Suite 600,
 Franklin, TN 37067-1505
 14983052 EDI: Q3G.COM Mar 12 2020 07:13:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14983266 +EDI: ECMC.COM Mar 12 2020 07:13:00 U.S. Department of Education, Ecmc/Bankruptcy,
 Po Box 16408, Saint Paul, MN 55116-0408
 14983265 +EDI: ECMC.COM Mar 12 2020 07:13:00 U.S. Department of Education, Po Box 5609,
 Greenville, TX 75403-5609
 15072633 EDI: ECMC.COM Mar 12 2020 07:13:00 U.S. Department of Education, Po Box 16448,
 Saint Paul, MN 55116-0448

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Cenlar FSB as servicer for Citizens Bank, N.A.
 cr Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
 cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 14983260* +Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 14983261* +Franklin American Mortgage Company, c/o KML Law Group, BNY Mellon Independence Center,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Mar 11, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for Citizens Bank, N.A.
bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Jonathan T. Moulton julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Mary F. Kennedy on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
mary@javardianlaw.com, angie.harrigan@javardianlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6